### UNITED STATES BANKRUPTCY COURT

Middle District of North Carolina

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/8/10.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

# See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Myrtle Graham Blackley 806 Dowd Street, Apt. A

Durham, NC 27701

Burnami, 110 27701	
Case Number: 10–80403	Last four digits of Social–Sec./Taxpayer ID/Employer ID/Other Nos.: xxx-xx-6705
Attorney for Debtor(s) (name and address): John T. Orcutt 6616–203 Six Forks Rd. Raleigh, NC 27615	Bankruptcy Trustee (name and address): Sara A. Conti P.O. Box 939 Carrboro, NC 27510
Telephone number: (919) 847–9750	Telephone number: (919) 967–3375

# **Meeting of Creditors**

Time: 09:00 AM Date: April 16, 2010

Location: Venable Center, Dibrell Building - Suite 280, 302 East Pettigrew Street, Durham, NC 27701

Important notice to individual debtors: Effective July 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

# Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

#### **Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

# Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/15/10

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Deadline to File Reaffirmation Agreements:** Sixty (60) days after the *first date set* for the Meeting of Creditors.

# **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

# Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

# Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: Reid Wilcox
Hours Open: Monday – Friday 8:00 AM – 5:00 PM	Date: 3/8/10

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FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
	Refer to Other Side for Important Deadlines and Notices
<b>NOTICE:</b> STATE OR	FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. WEAPONS OF ANY KIND

NOTICE: STATE OR FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. WEAPONS OF ANY KIND (e.g. knives, scissors,guns,etc.) AND CELL PHONES WITH CAMERA OR PUSH-TO-TALK FEATURES ARE NOT ALLOWED TO BE BROUGHT INTO THE BUILDING. YOU WILL BE DENIED ENTRY IF YOU HAVE ANY OF THESE ITEMS IN YOUR POSSESSION.

# CERTIFICATE OF NOTICE

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Greensboro, NC 27402-1828
                               Raleigh, NC 27601-1777

AmeriMark Premier, Post Office Box 2845, Monroe, WI 53566-8045

+American Access Care of NC, LLC, PO Box 415520, Boston, MA 02241-5520

+American Health Services, PO Box 536576, Orlando, FL 32853-6576

CSDDUR, Post Office Box 530, Durham, NC 27702-0530

+ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Ste. 100, Woodbury, MN 500 Child Support Enforcement, Post Office Box 20800, Raleigh, NC 27619-0800

+CitiFinancial Auto, Post Office Box 650487, Dallas, TX 75265-0487

+Credit Bureau, Post Office Box 26140, Greensboro, NC 27402-6140

+Credit Bureau of Greensboro, Post Office Box 26140, Greensboro, NC 27402-6140

Credit Financial Services, Post Office Box 451, Durham, NC 27702-0451

Duke Private Diagnostic Clinic, Post Office Box 530, Durham, NC 27702-0530

Duke University Hospital, Post Office Box 91040, Durham, NC 27708-1040

+Durham County Emergency Medical Services, 402 Stadium Drive, Durham, NC 27704-2779

+Durham Diagnostic Imaging, 4323 Ben Franklin Blvd, Durham, NC 27704-2177

+Durham Emergency Physicians, PA, Post Office Box 15386, Durham, NC 27704-0386
                                    Raleigh, NC 27601-1777
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                                +Durham Emergency Physicians, PA, Post Office Box 15386, Durham, NC 27704-0386
+Durham Radiology, Central Medical Park, 2609 North Duke Street Ste 303,
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                                    Durham, NC 27704-3048
                                Durham Radiology Associates, Inc., Post Office Box 13166, Roanoke, VA 24031-3166
Durham Regional Hospital, Post Office Box 91040, Durham, NC 27708-1040
+E Recovery Solutions, PO Box 826, Christiansburg, VA 24068-0826
Employment Security Commission, Attn: Benefit Payment Control, Post Office Box 20
784497739
 784497740
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 784497742
                                                                                                                                                                                                      Post Office Box 26504,
                               Raleigh, NC 27611-6504
Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241
Experian, P.O. Box 2002, Allen, TX 75013-2002
Fingerhut, Post Office Box 1250, Saint Cloud, MN 56395-1250
Goodyear Credit Card Plan, Post Office Box 653054, Dallas, TX 75265-3054
Innovis Data Solutions, Attn: Consumer Assistance, P.O. Box 1534, Columbus, OH 43216-1534
+KCI, Post Office Box 203084, Houston, TX 77216-3084
+Kinetic Concepts, Inc., 4 N. Idaho Street, Dillon, MT 59725-2508
LCA Collections, Post Office Box 2240, Burlington, NC 27216-2240
LabCorp (Laboratory Corporation), Post Office Box 2240, Burlington, NC 27216-2240
+Mark A. Pifer, DPM, Podiatrist-Foot Surgeon, 114 Crutchfiled Street, Durham, NC 27704-2795
MC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006
+NC Eye Ear Nose & Throat PA, 4102 North Roxboro Road, Durham, NC 27704-2122
+NCO Financial Services, PO Box 15630, Dept 99, Wilmington, DE 19850-5630
+North Carolina Employment Security, Commission, Post Office Box 26504,
Raleigh, NC 27611-6504
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                                *North Carolina Employment Security, Commission, Post Office Box 26504, Raleigh, NC 27611-6504

RCS, CSRECS01, Post Office Box 1022, Wixom, MI 48393-1022

Regional Anesthesia, PLLC, Post Office Box 15609, Durham, NC 27704-0609

+Rotech Healthcare, Inc., c/o Alliance One Receivables Mgmt., Inc., 7311 Quality Circle,
 784497710
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                                +Rotech Healthcare, Inc.,
Anderson, IN 46013-2014
                               Anderson, IN 46013-2014
+Security Collection Agency, Post Office Box 910, Edenton, NC 27932-0910
Shell/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2000
+Triangle Heart Associates PA, 2609 North Duke Street, Building 700, Durham, N-
+Triangle Orthopaedic Assoc., PA, 120 William Penn Plaza, Durham, NC 27704-2150
+US Attorney's Office (MD), Middle District, Post Office Box 1858,
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                                                                                                                                                                                                                        Durham, NC 27704-3019
 784497767
 784497719
                                     Greensboro, NC 27402-1858
The following entities were noticed by electronic transmission on Mar 08, 2010.
                               HEDI: AGFINANCE.COM Mar 08 2010 15:13:00 American General Finance, 4015 University Drive, Suite J, Durham, NC 27707-2548

EDI: CAPITALONE.COM Mar 08 2010 15:13:00 Capital One ***, Post Salt Lake City, UT 84130-0285

EDI: CHASE.COM Mar 08 2010 15:13:00 Chase **, Cardmember Servi Wilmington, DE 19850-5298
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                                                                                                                                                                                              Post Office Box 30285,
                                                                                                                                Chase **, Cardmember Service, Post Office Box 15298,
784497726
                                wilmington, DE 19850-5298
+EDI: RMSC.COM Mar 08 2010 15:13:00
Roswell, GA 30076-9104
EDI: HFC.COM Mar 08 2010 15:13:00
EDI: HFC.COM Mar 08 2010 15:13:00
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                                                                                                                               GEMB/Dillard's, Post Office Box 103104,
                                                                                                                           HSBC, Post Office Box 5244, C
HSBC Card Services/Orchard Bank,
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                                                                                                                                                                                                             Carol Stream, IL 60197-5244
                                                                                                                                                                                                                    Post Office Box 80084.
 784497747
                                   Salinas, CA 93912-0084
EDI: IRS.COM Mar 08 2010 15:13:00
Philadolphia 73 2011
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                                                                                                                              Internal Revenue Service (MD)**. Post Office Box 21126.
                                   Philadelphia, PA 19114-0326
EDI: WFNNB.COM Mar 08 2010 15:13:00
                                 784497751
                                                                                                                                  Lane Bryant, c/o World Financial Network,
 784497753
 784497755
                                     Old Bethpage, NY 11804-9001
784497759
                                   EDI: NCDEPREV.COM Mar 08 2010 15:13:00
                                                                                                                                          North Carolina Department of Revenue,
                                  c/o Reginald S. Hinton, Post Office Box 25000, Raleigh, NC 27640-5000 EDI: NCDEPREV.COM Mar 08 2010 15:13:00 North Carolina Department of Revenue,
784497709
                                  C/O NC Department of Justice, Post Office Box 629, Raleigh, NC 27602-0629 EDI: NCDEPREV.COM Mar 08 2010 15:13:00 North Carolina Dept of Revenue**, Post Office Box 1168, Raleigh, NC 27602-1168
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TOTAL: 13

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\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2010

gnature: Joseph Spettien